

Assembly Concurrent Resolution

No. 146

Introduced by Assembly Member Bloom

(Principal coauthor: Senator Mitchell)

**(Coauthors: Assembly Members Brown, Chesbro, Hall, Nestande,
V. Manuel Pérez, and Yamada)**

(Coauthors: Senators Block, Liu, Monning, and Vidak)

May 6, 2014

Assembly Concurrent Resolution No. 146—Relative to Senior Fraud Awareness Day.

LEGISLATIVE COUNSEL’S DIGEST

ACR 146, as introduced, Bloom. Senior Fraud Awareness Day.

This measure would proclaim May 15, 2014, as Senior Fraud Awareness Day.

Fiscal committee: no.

- 1 WHEREAS, As the population ages and more Americans
- 2 become senior citizens with life savings, they become greater
- 3 targets for fraud and deception. The ease of access for criminals
- 4 to contact seniors through the Internet and telephone increases as
- 5 more creative schemes emerge; and
- 6 WHEREAS, Senior fraud is a growing concern as millions have
- 7 fallen victim to scams, including Medicare scams, sweepstakes
- 8 and lottery scams, work at home scams, bereavement scams,
- 9 identity theft, charity scams, scams targeting older women, home
- 10 repair scams, investment schemes, and reverse mortgage scams.
- 11 Seniors citizens average one scam-type letter and two telemarketing
- 12 phone calls per week. Other types of fraud perpetrated against

1 senior citizens include health care fraud, health insurance fraud,
2 counterfeit prescription drug fraud, funeral and cemetery fraud,
3 “anti-aging” product fraud, telemarketing fraud, and Internet fraud;
4 and

5 WHEREAS, Senior fraud is underreported due to older adults’
6 embarrassment and lack of information about where to report fraud;
7 and

8 WHEREAS, Caregivers, scam artists, and unscrupulous
9 salespersons are the primary instigators of senior fraud. The tactics
10 used are intimidation, fear, friendliness, authority, and control to
11 get the victim to send money or share private financial information;
12 and

13 WHEREAS, As senior citizens own more than one-half of all
14 the financial assets in America, they are the primary targets for
15 fraudulent practices. It is estimated by the United States House of
16 Representatives Subcommittee on Health and Long-Term Care
17 that even though seniors only represent 12 percent of the
18 population, they represent 30 percent of the scam victims; and

19 WHEREAS, According to the Department of Business
20 Oversight, it is estimated that 70 percent of Californians over 50
21 years of age have been solicited by someone with the intent to
22 defraud them; and

23 WHEREAS, Americans who are 65 years of age and older
24 represent about 13 percent of our country’s population, and their
25 population will only continue to grow as the baby boomer
26 generation begins to enter that age range; and

27 WHEREAS, People who grew up in the 1930s, 1940s, and 1950s
28 were generally raised to be polite and trusting. Con artists exploit
29 these traits, knowing that it is difficult or impossible for these
30 individuals to say “no” or just hang up the telephone; and

31 WHEREAS, The Federal Trade Commission released a
32 statistical survey of fraud in the United States that shows that nearly
33 25 million adults – 11.2 percent of the adult population – were
34 victims of fraud during the year studied; now, therefore, be it

35 *Resolved by the Assembly of the State of California, the Senate*
36 *thereof concurring*, That the Legislature hereby proclaims May
37 15, 2014, as Senior Fraud Awareness Day; and be it further

- 1 *Resolved*, That the Chief Clerk of the Assembly transmit copies
- 2 of this resolution to the author for appropriate distribution.

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